Rent-A-Tutor Digital Platform Business Model for Online and Balanced Digital Entrepreneurship Education

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Abstract: The objective of this paper is to propose a digital platform business model and solution for balanced education called Rent-A-Tutor. In the era of rapid globalization of online learning that was caused by unfortunate circumstances, namely COVID-19, the application is one of the many attempts to help those that are affected by this pandemic. Rent-A-Tutor benefits everyone by providing an opportunity to learn for a small price as well as to generate side-incomes. Tutors may even volunteer to share their knowledge for free to needy students, if they wish to do so. This paper offers a conceptual digital platform business model for Rent-A-Tutor in the form of the Business Model Canvas (BMC), the Value Proposition Design Canvas (VPC), the Environmental Map (EM), and the Strategy Canvas (SC). The design thinking approach has been adapted in this paper to address quality and balanced education, decent work creation, and unemployment challenges in Malaysia through understanding stakeholders' needs, and then followed by building conceptual business models using modelling tools such as; the BMC, the VPC, the EM and the SC. The approach includes conducting literature review, benchmarking, and interviews for understanding the needs, challenges, and key problems, formulating and ideating initial business model options in solving the problems, and validation of the initial business model by interviewing the various customer segments. To find out the market demand for this product, a Business Model was constructed to find out the market demand. That includes the EM, the BMC, the VPC, and surveys in order to help further understand the struggles that the students as well as the teachers in Malaysia are experiencing during the pandemic. The researchers found out, through surveys, that the demand is there, and some are struggling with current applications that are being used to replace normal classes and some are due to accessibility problems. Some have not even tried using any online learning applications due to its complexities. Rent-A-Tutor works around those problems to provide a comprehensive solution that will satisfy those that will be using it.

Keywords: Quality Education, Balanced Digital Entrepreneurship Education, Decent Work, Digital Platform Business Model, Online Learning; BMC; VPC; EM; Rent-A-Tutor; COVID-19.

I. INTRODUCTION

A few years ago, home tutor services were familiar among people looking to diversify teaching mode for any class of income. Unfortunately, this service is limited only to those who can afford it, and not everyone can afford to hire private teachers due to their busy daily routines and accessibility. This platform is not limited only to those who wants to acquire knowledge, but it also opens opportunities for students and experts to gain additional income or do charity by teaching other users who need the knowledge or soft skills. According to the Ministry of Education Malaysia (2013), Malaysia had achieved near universal enrolment at the primary level at 94% in 2011. Therefore, this paper outlines an initiative for a system that can reduce the percentage of students with no access to education, consequently aligned with the Sustainable Development Goals 4 on quality education.

"It is hoped that investment in financial management in terms of financial knowledge and skills among youths will help to increase the capacity to generate innovation," (Idris et al., 2013, p. 106). Financial knowledge, as well as any other knowledge in general, is fundamental on how anyone will conduct their daily life. Learning knowledge, especially those which relates to life skills, will almost always come with a price. Financial distress should not be a stumbling block for anyone, especially for students in this country in acquiring quality and balanced education. Knowledge and skills obtained through formal education alone is not enough in this current world. Students are expected to go the extra distance to learn various skills by means of informal education such as working and tutoring. With the world currently revolving around the internet, a mobile application is developed to help everyone in general to acquire every kind of knowledge, from soft skills to theories, at a small fee. The idea is to hire a tutor to teach on certain skills or subjects by-the-hour through the app, and a tutor with only the right certificates can respond to it, also through the app. This concept was inspired by e-hailing services, in which a client orders a service from the driver, and the driver will go to the client's location. Some people cannot afford the fees needed to pay the tutors, especially the B40s. These people may still acquire the services through a program in the application which will require them to prove that they belong in certain wage groups, in which a discount or sometimes free services may be given to them. Through the application, tutors may acquire extra income, as well as the opportunity to sharpen their soft skills, whereas the students can benefit from the application by being able to acquire almost any kind of knowledge for a small price, anywhere and anytime.

The main concern of the researchers is the lack of accessibility to quality and balanced education for some people, especially for the B40s. The idea of this mobile application is to streamline the way these people acquire balanced education (knowledge, skill & human value), as well as to help non-profit organizations (NGOs) identify the areas that need help while working with them and help build a marketplace and grow the economy by providing jobs to the unemployed and retrenched workers, as well as getting troubled (financially or human value) students back on track by increasing their value through balanced education.

II. METHODOLOGY

The design and system thinking approach has been adapted in this paper in addressing quality education, decent work creation, and unemployment challenges in Malaysia by understanding their needs. This is then followed by building conceptual business models using modelling tools, such as the EM, the BMC, the VPC, and the SC. The approach includes conducting literature reviews and interviews for understanding the needs, challenges, and key problems, formulating and ideating initial business model options in solving the problems, and validation of the initial business model by interviewing the various customer segments which are:

A. Environmental Map (EM)

Before figuring out the BMC and the VPC, it is a must to identify the issues as well as opportunities within our surrounding. Doing so helps prepare the model for possible threats. Market Forces help identify key customer issues in the area. Key Trends aid in knowing social trends and innovations. Industry Forces allow the identification of competitors. Macroeconomic Forces help understand the current condition of the surrounding.

B. Business Model Canvas (BMC)

Before beginning a company to run a business, the BMC is one of the crucial documents for strategic management and a lean start-up template for developing new business models. However, it might be changed in the future to maintain its relevancy among competitors. It describes the value proposition of the product, activities, customers, and finance. The BMC consists of nine blocks, namely Value Proposition, Customer Segment, Customer Relationship, Channel, Key Activities, Key Resources, Key Partners, Cost Structure, and Revenue.

C. Value Proposition Design Canvas (VPC}

The VPC helps identify customer gain and pain. After that, the pain reliever and gain creator will be projected to the product or service provided. Customers nowadays tend to focus on what value and extra privileges they can obtain if they become our customers instead of other companies.

D. Strategy Canvas (SC)

In order for Rent-A-Tutor to be able to compete with existing applications, we will adapt and include the latest features that are user friendly and allow for more user engagement and to also have more value compared to other applications. Providing job opportunities for extra income is one of Rent-A-Tutor's value propositions to solve the unemployment issue within our community. This is not only limited locally but over time, also globally. Saving time and getting things at a reasonable price is everyone's goal in this world. To accomplish this goal, Rent-A-Tutor will provide the available tutor services according to the specific field of balanced education, as well upskilling and reskilling of relevant and much needed skillset in this era. This will facilitate students, adult learners, and retrenched workers to save time in hiring tutors, educators, and trainers at a suitable price.

E. Literature Review

Literature Review: To gain more insight on what are the best features and functionalities best suited to deliver a Balanced Digital Entrepreneurship Education Platform, researches has been made to identify much needed skills as well as the mindset required to embrace Education 4.0, based on the students and teachers perspective. Benchmarking helps the researchers identify the features and functionalities that can be implemented into Rent-A-Tutor by comparing existing Digital Education Platforms, similar to the proposed system. Lastly, Mega Trends help gain some insights on key trends that are rising in this pandemic and how it impacted the students and teachers. Meanwhile, Lenses of Innovation help researchers to define the main idea and problems in the current education systems.

F. Interview and Survey

The researchers used surveys to identify the pains of gains of learning and teaching while using existing systems as well as gain feedback from teachers and students on Rent-A-Tutor.

G. Benchmarking

To have a better understanding of how the real-world application will be, benchmarking is carried out to compare processes and performance metrics of the industry leaders as well as best practices to guarantee the success of the application.

III. LITERATURE REVIEW

A. Market Demand for digital skillset, Unemployment Challenges, and Balanced Digital Entrepreneurship Education

According to Majid et al (2020), students from urban areas have higher employability skills compared to rural area students and the reasons may be due to multiple differences such as governance structures, learning environments, and resources. The findings were made before COVID-19 struck Malaysia. Online learning, both asynchronous and synchronous, is becoming a norm and it goes without saying that rural areas will have a harder time to cope, let alone maintain their education rights when schools are closed. The same conditions are felt by the B40s. Despite living with lower incomes, the Malaysian Communications and Multimedia Commission (MCMC) (2018) discovered a marginal growth in the adoption of smartphones as well as an average growth in mobile-broadband data plan subscribers among Malaysians. Circumstances made it necessary for people to have these tools for education, among other things. This is where the authors' mobile application comes in handy.

According to the Department of Statistic Malaysia (2020), there is a 5.0% spike of unemployment rate as unemployed people spiked to 48.8% compared to 778.8 thousand people a year ago and employed people decreased by -1% (156.4 thousand people). The most affected were the ones in manufacturing and services sectors namely arts, entertainment, and etc. The authors stated that the suspension of activities during the Movement Control Order (MCO) for most businesses made it hard for job seekers to find jobs due to the shortage of employment in businesses. It can be concluded that for those who are looking for income can share their knowledge on art, entertainment, and many other subjects, by becoming e-teachers.

According to Anggraeni and Grisna (2019), by definition, Entrepreneur Education is a process to transfer knowledge to create entrepreneurs. In particular, students can use digital resources to learn entrepreneurship skills; such as entrepreneurship viability, market analysis, and develop their own business plans. Vorbach, Poandl, and Korajman (2019) stated that digital technologies have rendered entrepreneurial outcomes and processes less bound. This is mainly due to

the fact that digital technologies allow for more leniency and options on how an entrepreneur goes around conducting businesses. In terms of education for digital entrepreneurship, Vorbach, Poandl, and Korajman (2019) also stated that several studies proposed that Entrepreneurship Education (EE) cannot be taught with traditional methods. Traditional education teaches students to obey, duplicate, and be employed while entrepreneurship tells students to make their own judgements and create their own jobs and these things cannot be taught by using traditional teaching. The polar opposite nature of the traditional methods of teachings with the way entrepreneurship course is delivered needs to be put under the lens to come up with a holistic way of teaching EE.

With the world currently shifting fully towards Industrial Revolution 4.0 (IR4.0), entrepreneurs need to be equipped with the proper skillset. According to Ulani Yunus (2019), human literacy today must holistically cover everything that exists in its environment. The new human literacy is split into three components which are data literacy, technology literacy, and human literacy. In data literacy, entrepreneurs need to be able to analyse and understand the big data for usage in the digital world. This includes reading, understanding, and communicating the data as information for critical decisions. Mastering data literacy also means that one needs to be able to understand the market condition through data as well as understand the customer's data. Next, entrepreneurs also need to be equipped with technology literacy, which is the ability to use, manage, understand, and access technology. Technology is rapidly changing, and entrepreneurs need to keep up to date with the frontline of technology and comprehend how it will affect the overall business process. Entrepreneurs must also be able to communicate with others through human literacy. This can be done by applying proper leadership skills, understanding how team cooperation works, and inculcate cultural maturity at the workplace. Entrepreneurs need to be able to cater to the emotional demand of the industries to ensure that the team stays motivated and the business can maintain for a long time.

Moving on, in terms of graduate skills and competencies in IR4.0, according to Ismail and Hassan (2019), there are three factors contributing to unemployability of Malaysian graduates which are; poor graduate attributes, lecturers' competency, and education quality (p.58). With the current situation of various retrenchments due to the COVID-19, the competition is going to be fiercer than ever in the search of securing a job. It is also worth mentioning about the technical competencies of graduates. Competency level will affect an individual's job responsibility and ability to perform the job scope, which usually falls into two categories; technical and behavioural (Ismail and Hassan, 2019). If graduates are not able to rise up to the task and expectation, they are deemed incompetent and will not be employed by any company.

As the backbone of education, teachers need to improve themselves in the era of the fourth-generation industry. According to Wahyuni (2018) and Latih (2018), teachers need to face this new era by be friendly while teaching, practice collaboration and learn with others, be creative, take risks, have a good sense of humour, and know holistic teaching. Without a doubt, the aspect to organize education and learning must be considered through student-centred learning, collaborative learning, meaningful learning, and integrated with the community. Teachers can be more proactive after implementing new skills to educate the students while cultivating moral values to produce a more competent generation for the near future.

Day by day, many industries started adapting to IR4.0 in their work environment. Some people misunderstood that this implementation in the industry will result in the elimination or retrenchment of many people. This is not the case because the implementation can improve productivity for high cognitive work. According to Loi (2015) and Xu, David & Kim (2018), they stated "As a result, it is inevitable that the need for a human workforce in the new industrial revolution is reallocating". Every adult learners and retrenched workers need to upskill or reskill their abilities in order to keep them valuable and fulfil the demand in the industry. This does not only improve their skills and knowledge but can also increase their monthly income. The new working environment needs more intellectual workforce that has high levels of creativity, reasoning, problem solving, and all kinds of thinking ability with good emotional attachment to work. These are characteristic in order for an organization to be successful in the fourth revolution (Pfeiffer, 2016).

B. Benchmarking

i. Modaris

Modaris was founded in September 2015 and developed by EdTech. It is located in Qatar, and is partly owned by Dlala Holding; a venture capital firm. It is under a strategic business unit called *Dlala Smart*. *Modaris* is now available in Qatar, Turkey, Australia, and Malaysia. *Modaris* provides online solutions for students as well as tutors. *Modaris* offers online tutoring services categorized by subject with no minimum session time and allow students to pay only after sessions.

Modaris capabilities include online tutors, help with homework, test preparations, learn new languages with native speakers, learn new skills like playing the guitar, and coding help by experienced programmers. *Modaris* allows tutors around the globe to be a part of their teaching team by just signing up on their websites with tutor's details and making an introductory video of themselves. *Modaris* promises a secure payment after every session with students with no limit on the number of subjects that a person can teach as well as teaching at their own time, anywhere they are. Tutors will receive their payments after two weeks and *Modaris* only charge 25% commissions on the session tutored. *Modaris* is available on Windows, Apple's App Store, and Google Play Store.

ii. Snapask

Snapask is a mobile application that allows students to take a snapshot of their homework and matches them to all tutors, or their favourite tutor. Once they get matched, it allows them to have instant learning with the tutor via text, voice message, or photo. After every session, students will rate their tutor and give feedbacks. Every session will be recorded so that students can go back to the questions that they have asked before for revision. *Snapask* was founded in 2015 and based in Taipei, Taiwan. As of 2020, *Snapask* has 3 million students using the app with more than 350,000 tutors in Hong Kong, Taiwan, Singapore, Malaysia, Indonesia, Thailand, Japan, and South Korea. *Snapask* has three value propositions which are; Instant, Credible, and On-Demand. *Snapask*'s solutions to differ themselves from their competitors involve building *Snapask* as a service to boost effectiveness of learning in day-to-day school, collecting data from learning interactions to provide insights, and with that data, help teachers to cater to individual needs as well as developing students' ability to absorb knowledge more efficiently. *Snapask* is available on the Apple App Store and Google Play Store.

iii. Chegg Tutors

Chegg Tutors, formerly known as *InstaEDU*, was founded in November 2011 and launched into public beta in May 2012, and based in San Francisco, California, USA. *Chegg Tutors* allows students to match with tutors who specialize in students' subject areas online. It is equipped with a virtual whiteboard, and students and tutors can chat via text, audio, or video. Students are charged $6.95 per lesson or they may choose a monthly subscription of $14.95 with unlimited lessons. Currently, *Chegg Tutors* available subjects are accounting, algebra, biology, calculus, chemistry, economics, finance, physics, and statistics. Students are also given the option to cancel their subscription anytime they want. As for tutors, *Chegg Tutors* stated top tutors can earn up to $1000+ per month with $20+ per hour. Tutors are free to log in anytime they want and from anywhere they are. Extra bonuses are given if tutors teach high-demand subjects. Tutors may work with middle and high schoolers, college students, as well as professionals. *Chegg Tutors* has been mobile site friendly since April 2014.

iv. Mysenior.io

MySenior is an online solution to help university students find private tutors within their university communities. Through their web application, students will have to key in what course they are taking, choose a tutor that is ideal according to their criteria, and book a meeting with the tutor. *MySenior* also provides online sessions to study in groups or one-to-one with their preferred tutor as well as recorded live sessions. Payments are offered as hourly rates with no hidden fees or commissions. Other than that, *MySenior* allows tutors to host live workshops, academic webinars, and general skills webinars for the public. Students may attend these online webinars for free. Tutors are selected by passing the qualifications exam that *MySenior* has set up. Tutors accept students' payments online. As of now, *MySenior* is only available in Malaysia and the United Arab Emirates (UAE), in 4 universities; International Islamic University Malaysia, SEGi college, Universiti of Malaya, and Al Ghurair University.

C. Mega Trend

In an age of rapid growth of IR4.0, Ministry of International Trade and Industry (MITI) (2018) stated that Malaysia is one of the nations that are participating in the globalization of every technology-driven sector including education. The pandemic that affects the whole world only hasten the journey towards technology-dependent classrooms. This impact may be a great opportunity to reach the nation's goal to digitize education but may lack in terms of readiness. Through the authors' own observation, almost every level of education in Malaysia came up with a solution to handle the pandemic by continuing classes through online learning. A study made by Siti Dianah Abdul Bujang et al (2020) shows that 16% of the respondents from their survey prefer mobile learning apps and another 16% still prefer face-to-face interactions with their

educators. The study concluded that learning to use mobile applications can provide lecturers the opportunity to explore and innovate useful software materials by filling the digital practice gap. The mobile application, Rent-A-Tutor, that the authors are proposing may fill this gap as it allows students of all age and background to either interact with their tutors through online interaction or face-to-face.

D. Lenses of innovation

i. Challenging Orthodoxies

    a. Students, as well as tutors, still believe that chalks and boards are still the best way to learn and educate.

    b. Students need to pay to learn.

ii. Harnessing Trends

    a. With recent unfortunate events, namely COVID-19, more and more companies as well as schools are moving towards IR4.0.

iii. Leveraging Resources

    a. By fulfilling the ever-increasing market demands for online learning experience by students and creating jobs for tutors looking to make side income.

iv. Understanding needs

    a. By offering cheap prices as well as free education for students in need, creating a platform for educators to teach and rewarding tutors with payment.

IV. STRATEGY CANVAS

The SC is an indicator and an action framework for getting clearer view about Rent-A-Tutor in comparison with other online education platforms. It graphically captures in one simple current strategic landscape the future achievement for an organization. The competitive factors are Cash/Debit Card Payment, Cyber Crime Security, Public Engagement, Market Price, Variety E-Wallet Payment, Contact with the Tutor, Academic Courses, Skill Courses, Free Courses, and Request Courses.
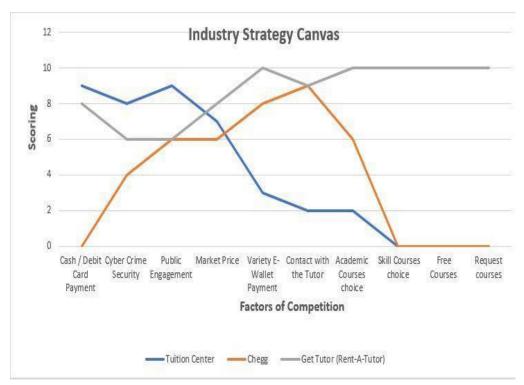

FIG. 1: STRATEGY CANVAS

V.   INITIAL BUSINESS MODEL

A. Initial Business Model Canvas

The Business Model Canvas	Designed for: RENT-A-TUTOR	Designed by: HAM Group	27/2/2020
			2/3/2020

Key Partners
1. NGO
2. Govt Agencies e.g. JKM
3. IIUM & alumni
4. Tuition Centre
5. Skilled training centre e.g. TVET
6. Company
7. Giat mara
8. K.Komuniti

Key Activities
1. Advertise & Promotion, Marketing
2. Enhance Digital Platform (DP)
3. Enhance training content
4. Manage Tutor, student, Ngo & Partners
5. Select competent tutors
6. Improve course outline, programme continuously

Key Resources
1. Digital platform
2. IIUM Clubs
3. Money
4. Content

Value Propositions
1. Balanced education
2. Job opportunity to make extra income
3. Develop soft skills and experiences
4. Provide quality education for a small fee
5. Accessible for everyone
6. Provide a single channel (mobile app) to access unlimited knowledge
7. Help NGOs to engage needy students by providing our services for free just for them
8. Provide a platform for advertisements

Customer Relationships
1. Feedback
2. Tutor performance review
3. Communities
4. Long-term

Channels
1. Mobile app for android and ios
2. Monthly programme for NGOs
3. Webapp for those who didn't own a smartphone

Customer Segments
1. Tutor
2. Tutor Providers
3. Students (include B40 Student)
4. Adult learners
5. NGOs
6. Donors
7. Advertiser

Cost Structure
1. Application maintenance
2. Affiliate advertisements
3. Tutor wages

Revenue Streams
1. Freemium
2. Grant from JKM & Zakat
3. Students fees(non-B40)
4. Sponsored advertisements

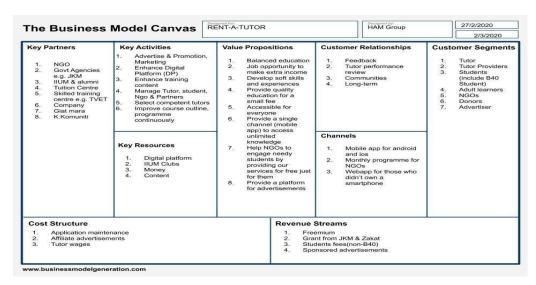www.businessmodelgeneration.com

FIG. 2: INITIAL BMC

B. Initial Value Proposition Design Canvas

VPC is used to find customer's pain and gain as well as expected jobs-to-do by each customer segment. This model provides them with relevant products/service (i.e. Rent-A-Tutor) as pain relievers and gain creators.

	Tutors Profile	Tutor Providers	Students	Adult Learners
Jobs	• Assist students in their subjects • Answering questions from students • Reviewing class materials • Making sure every student understand	• Recruit qualified tutors. • Provide tutors according to their expert fields.	• Study • Graduate • Come to class • Maintain grades	• Improve daily life wellbeing • Acquire new skills
Pains	• Some student not interested to learn • Incompetent students • Hard to keep track of students' understanding • Not paid enough • Exhausting to control the whole class	• Applicants not qualify enough to teach the subject/skill. • Wages offered is not sufficient	• Hard to keep up • Social anxiety • Financially unstable • Non-accessible environment • Unsafe tutors	• Time constraint • Busy with daily works
Gains	• Students engaging in class • Eager students • students ask questions • Fair pay • Professional environment	• Class will be conducted remotely. • Students from any place can join without distance constraint. • Increase income.	• Easy to understand • Non-judgmental environment • Can pay for balanced education • Accessible environment • Professional tutors	• Better daily life experience • Ability to explore new things
Product & Services	Rent-A-Tutor Mobile and Web Application	Rent-A-Tutor Mobile and Web Application	Rent-A-Tutor Mobile and Web Application	Rent-A-Tutor Mobile and Web Application
Pain Relievers	• Chat with students • Interested students search for tutor • 1-to-1 interaction, easier to handle • Session pay by the hour with flat rate	• List of qualifications provided according to subject/skill. • Wages paid based on class session basis.	• 1-to-1 interactions helps shy and/or underperforming students • Cheap fares paid by the hour • Accessible through smartphone • Online chat for personal sessions	• Flexible time with tutors • Tutor breakdown to a more feasible work block
Gain Creators	• Respectful and serious sessions • After-session online chat system • 1-to-1 makes it easier to assist students directly	• All class sessions will be conducted online. • Tutor providers monitor the progress between both students and tutors. • Gain commission after the student registers the class.	• 1-to-1 helps eliminate pressure for students • Ask directly to tutors • Free application • Free fares for registered B40 • Rating systems for safety	• Teaching others what have been learned • Explore various tutors with varying skill sets.

	NGOs	Donors	Advertisers
Jobs	• Organise free class session • Find needy students	• Donate money to hire tutor • List out their requirement of recipients • Give review to the system	• Promote their brand - Brand exposure • Add values to their companies - Align with company vision and mission • Compete with other brands
Pains	• Less engage with students • Need transportation to organise the event • No platform to hire a tutor	• Less engage with students • Need transportation to organise the event • No platform to hire a tutor	• Investment does not translate into proper promotion • Bad reputation for advertising with shady party • At a disadvantage going against established company
Gains	• Fund can be fully utilised • Closer to the community	• Know the progress of the donation • Charge from tutor wages	• The public get to know their brands • More exposure with least investment • Collaboration with parties who have clear business flow.
Product & Services	Rent-A-Tutor Mobile and Web Application	Rent-A-Tutor Mobile and Web Application	Rent-A-Tutor Mobile and Web Application
Pain Relievers	• Save time • Cut transportation cost • Rating Systems	• Slot for donation • Review of the system from users • Cashless system	• Black-and-white and white agreement • Serves as a trusted party • Mainly interact with company of the same size
Gain Creators	• Open for volunteer tutors • Assist needy students in education	• Update the donation progress • No hired cost	• Dedicated ad space in the application. • Tutor using relevant advertiser product for their teaching as promotion • Collaboration with NGO to use the advertiser product for different programs.

FIG. 3: INITIAL VPC

A. Initial Environment Map

i. Key Trend

With the current situation of COVID-19, the demand for online learning goes through the roof. Looking at the current situation, the aftereffect will last for a very long time. This is a great opportunity to establish an affordable local online learning site providing the necessary skills for those who are affected by the pandemic.

ii. Market Forces

As the world progresses, education becomes more vital than ever, especially for the kids. The world evolves at such a pace never seen before in history. Thus, parents cannot help but adhere to the necessity to equip their children with proper knowledge and skills to face a very challenging and constantly changing world. But unfortunately, not all parents are able to afford the steep fees set for certain courses and workshops for their children to enrol. With that in mind, developing an application and web base to allow the less fortunate to be able to learn the necessary skills needed at a much lower cost will be the main priority for the betterment of our culture and society.

iii. Industry Forces

As things currently stand, there are a few web and application bases that stand out such as Udemy and Skillshare that provide online learning courses for anyone to learn. There are a few free courses, but the good ones are locked behind a paywall which might be discouraging for those who are not able to afford it. There are also workshops and tuition by means of physical meeting in which certain people might be interested to join but due to the venue being far away, they might have to reconsider. Considering these factors, we will propose this project to the Ministry of Education in order for them to evaluate and consider being our stakeholder. We strongly believe this project will elevate the education system in the country.

iv. Macroeconomic Forces

Besides that, there are plenty of NGOs that are looking to provide the community with the necessary skills to thrive in the economy; in which they do not have the countrywide reach through a centralized platform. Rent-A-Tutor is ready to be the platform that serves the Malaysian communities with a proper channel to hire a reputable tutor to improve their wellbeing. Rent-A-Tutor will include socioeconomic factors such as unemployment levels, health care, and other costs.

VI. INTERVIEW AND SURVEY

We conducted an online survey via Google Form among students, adult learners, as well as tutors in order to get a rough estimation of demands for online tutor application in Malaysia as well as the availability of tutors in Malaysia. As many as 22 students, 4 adult learners, and 10 tutors responded to the survey. The survey was distributed through WhatsApp by means of close contact and sharing of links to online surveys.

VII. KEY FINDINGS

Based on the online survey conducted for students and adult learners, 72.7% of 26 respondents are under the M40 income group. Every student picked study as the main responsibilities of a student. Many students struggle with fast paced learning (77.3%) as well as having to cope with unstable emotion (72.7%). 77.8% of our respondent did not have any experience using an online tutoring mobile app and from their comment for as why they have not tried any, their response indicate that the existing online tutoring app does not ease any major pain they are enduring or provide a stepping stone for them to get the necessary knowledge from using it. Students also highlighted the importance of accessibility (90.9%) when looking for online tutor services. I61.1% of students also showed interest in an online tutoring app to be developed.

For adult learners, they mainly struggle with time constraints and daily commitments. They also highlighted accessibility as the main thing they look for in an online tutor service. Overall, they are not very interested in using online tutor services. As for tutors, 92.9% of 14 respondents picked yes when asked if they are interested to teach even if they are not a licensed teacher with 21.4% of respondents chose Mathematics, another 21.4% chose Technology/Computing, and 14.3% chose teaching skills. 21.4% of respondents stated that they are not paid enough to teach.

VIII. ENHANCED BUSINESS MODEL

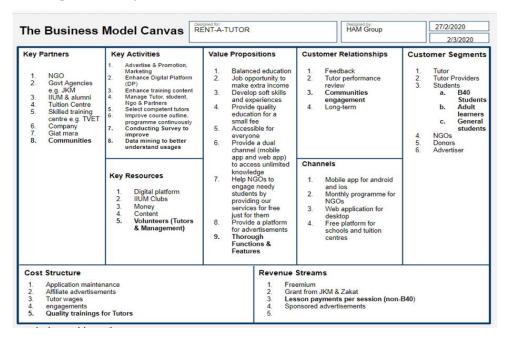## A. Enhanced Value Proposition Design Canvas

FIG. N: ENHANCED BMC

After conducting the research, the researchers have found several enhancements that can be added onto the Initial BMC. The Enhanced BMC is as follows;

i. Customer Segment

There are 7 customer segments that Rent-A-Tutor will cater to; with the main customers being Tutors and Students. Tutors are divided into two segments; paid tutors in which they will be paid according to their sessions with students per hour, and volunteering tutors in which those are the ones who will not accept any kind of payment while delivering their service. Both segments have the same value to the company by sharing their knowledge and facilitating their customers. Next, Students are divided into 3 segments which are; the B40 Students, Adult Learners, and the general public. While the 3 segments of students have the same objective, which is to get education through the tutors, the B40 and Adult Learners deserve their own attention as the B40s are too poor to even afford to attend to physical courses/schools. Rent-A-Tutor allows these students to take up any sessions, with any tutors, for free indefinitely. Adult Learners deserve to be segmentized as well as because they require special attention as well. So, Rent-A-Tutor allows this segment to take up any sessions for a discounted price as long as they are eligible to do so. Skill building lessons are available to any students, especially to Adult Learners in order to encourage this segment to become their own entrepreneur or share their knowledge with others. Tutor providers, as the name suggests, are organizations or companies that will help expand Rent-A-Tutor user base by enlisting job seekers to become Tutors. NGOs helps expand the user base of Rent-A-Tutor as these organizations will help to find troubled students as well as job seekers and recommending Rent-A-Tutor as the platform to regain their financial stability through skill building programmes that involves Rent-A-Tutor sending its volunteering Tutors to cooperate with these NGOs. Next, Donors are those that are interested to donate financially or manpower to work in the management. Lastly, advertisers are agents that help sponsor the platform by communicating with Rent-A-Tutor's users via advertisements throughout the platform.

ii. Value Proposition

The main value that Rent-A-Tutor provides is balanced education in a sense that this platform provides opportunities for skill building and quality education for a small fee, as well as discounted and free knowledge depending on the customer's eligibility. The platform also helps develop soft skills and experience with the assurance that their safety and privacy are maintained through online sessions. In terms of accessibility, anyone who owns a device with internet connection will be able to access the platform through Rent-A-Tutor's web application or mobile application, built with accessible app

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design. Rent-A-Tutor is valuable towards NGOs in a sense that this platform helps job seekers and troubled people to bounce back through free education programs or job opportunities as a tutor. Advertisers may also advertise their customers throughout the platform as it is free and financially dependent on sponsors and donors. The platform will be built with useful Functions & Features in mind, which includes; recordable and replayable sessions, screen presentations, flexible timing, web app availability, suitable ad placement and timing, face to face, features to have sessions with friends, and accessible and user friendly interface.

iii. Customer Relationship

Rent-A-Tutor communicates with its customers through four means; feedback, tutor review, community engagements, and long-term relationship. Feedbacks will be received through reviews from Google Play Store, whereas for tutor review, once a lesson session ends, students will be required to rate the tutor. This way the management will be able to make sure that there are no harassment cases as well as rewarding high-rating tutors with bonuses. Next, community engagements help by creating product awareness. Rent-A-Tutor will maintain the relationship with its fan base by interacting with them through social media and network of mosques (Saleh et al., 2013).

iv. Channels

Rent-A-Tutor will be available as both mobile application and web application. The platform gains its user base through monthly programmes with NGOs and network of mosques (Saleh et al., 2013) to reach out to those in need as well as providing free sessions for schools and tuition centres.

v. Key Partnership

To make Rent-A-Tutor possible, its key partners will be NGOs in order to reach out to needy person-of-interests, government agencies to act as investors and sponsors, the International Islamic University Malaysia (IIUM) Alumni to volunteer or work as tutors, tuition centres to provide volunteers, skilled training centre for skill building courses and training, GiatMara to help produce young entrepreneurs through skill building programmes, and lastly, the community to work together to become tutors or students themselves.

vi. Key Activities

The key activities are, firstly, to advertise and conduct promotions for product awareness and increase the user base. The second key activity is to enhance digital platforms with new features and functionalities through updates as well as enhancing training and lesson modules to improve quality. Rent-A-Tutor would also be managing tutors, students, NGOs, and other partnerships with the platform. Rent-A-Tutor will also actively hire tutors through career fairs, NGOs, and tutor providers and screen them properly for quality assurance. Next, surveys would be conducted yearly to assess market demands. Lastly, with the help of big data, data mining will be done to study user patterns and to better understand usages.

vii. Key Resources

Rent-A-Tutor's assets would be its digital platform revenues, IIUM clubs through job opportunities and platform provider, quality contents provided by tutors and up-to-date modules, and volunteers for tutors and management.

viii. Cost Structure

Rent-A-Tutor's revenue would mainly spread into its application maintenance, affiliate advertisements, tutor's bonuses and management wages, community engagements, and quality training.

ix. Revenue Streams

Rent-A-Tutor gains its revenues through Freemium service (free to download, pay to use), grants from government agencies, lesson payments per session (excluding B40s, schools, and tuition centres), sponsors, and advertisement platforms.

B. Enhanced Value Proposition Design Canvas

After conducting the research, the researchers have found several enhancements that can be added onto the Initial VPC. The Enhanced VPC is as follows;

i. Student Profile

TABLE I: ENHANCED STUDENT PROFILE VPC - HELPS CREATE VALUE FOR STUDENTS

Customer Segment	Job	Gain	Pain
	- Study - Graduate - Come to class - Maintain grades	- Easy to understand - Non-judgmental environment - Can pay for balanced education - Accessible environment - Professional tutors	- Hard to keep up - Social anxiety - Financially unstable - Non-accessible environment - Unsafe tutors **Tutor's inability to teach** **Troublesome groupmate**
Value Proposition	Product & Services	Gain Creators	Pain Relievers
	Rent-A-Tutor Mobile application and Web application	1-to-1 helps eliminate pressure for students - Free application - Free fares for registered B40 - Rating systems for safety **Tutors have flexible hours** **Ask directly to tutors through chat function**	i. 1-to-1 interactions helps shy and/or underperforming students ii. Cheap fares paid by the hour iii. Accessible through smartphone iv. **In-app video conference feature for safety** v. **Online chat feature with tutors and friends** vi. **Checkbox features to mark lessons that they understood**

a. Under Customer Segment

- New addition to *Student's Pain:* Tutor's inability to teach and troublesome groupmates.

b. Under Value Proposition

- The new addition to *Pain Relievers:* In-app video conference feature for safety, online chat feature with tutors and friends, and checkbox features to mark lessons that they understood.

- New addition to *Gain Creators:* Tutors has flexible hours and can ask directly to tutors through chat function.

ii. Adult Learner Profile

TABLE II: ENHANCED ADULT LEARNER PROFILE VPC – HELPS CREATE VALUE FOR ADULT LEARNER

Customer Segment	Job	Gain	Pain
	- Improve daily life wellbeing - Acquire new skills **Study** **Come to class**	- Better daily life experience - Ability to explore new things **Able to learn new things anytime**	- Time constraint - Busy with daily works **Not enough to spend on education** **Hard to adsorb new knowledge online** **Difficulties in navigating mobile/web application**
Value Proposition	Product & Services	Gain Creators	Pain Relievers

	● Rent-A-Tutor Mobile application and Web application	● Teaching others what have been learned ● Explore various tutors with varying skill sets. ● **Instant messaging with tutors**	ii. Flexible time with tutors iii. Tutor breakdown to a more feasible work block **iv. Affordable prices, pay per session** **v. In-person tutors able to come to them** **vi. Accessible and straightforward interface, language options**

a. Customer Segment

- New addition to *Job*: Study and Come to class.

- New addition to *Gain*: Able to learn new things anytime.

- New addition to *Pain*: Not enough to spend on education, hard to adsorb new knowledge online, and difficulties in navigating mobile/web application.

b. Value Proposition

- New addition to *Gain Creators*: Instant messaging with tutors.

- New addition to *Pain Relievers*: Affordable prices, in-person tutors able to come to them, and accessible and straightforward interface with language options.

iii. Tutor Profile

TABLE III: ENHANCED TUTOR PROFILE VPC - HELPS CREATE VALUE FOR TUTORS

Customer Segment	Job	Gain	Pain
	● Assist students in their subjects ● Answer questions from students ● Review class materials ● Making sure every student focus in class	● Students engaging in class ● Eager students ● Students ask questions ● Fair pay ● Professional environment ● **Contribute to society**	● Students with no interest to learn ● Incompetent students ● Hard to keep track of students' understanding ● Not paid enough ● Exhausting to control the whole class ● **No platform due to lack of license** ● **Whiny parents** ● **Difficulties with technology** ● **Slow internet for Online Teaching**
Value Proposition	Product & Services	Gain Creators	Pain Relievers
	● Rent-A-Tutor Mobile application and Web application	● Respectful and serious sessions ● After-session online chat system ● 1-to-1 makes it easier to assist students directly ● **Platform to contribute**	● Chat with students ● Interested students will search for tutor ● 1-to-1 interaction, easier to handle ● Sessions paid by the hour with flat rate ● **Anyone can teach (after screening and training)** ● **Instant feedback from students themselves** ● **Accessible and straightforward interface, language options** ● **Online video conference with low bandwidth**

a. Under Customer Segment

- New addition to *Gain:* Contribute to society.

- New addition to *Pain*: No platform due to lack of license, whiny parents, difficulties with technology, and slow internet for online teaching.

b. Under Value Proposition

- New addition to *Gain Creators:* Platform to contribute.

- The new addition to *Pain Relievers:* Anyone can teach (after screening and training), instant feedback from students themselves, accessible and straightforward interface, language options, and online video conference with low bandwidth.

IX. CONCLUSION AND FUTURE WORKS

In conclusion, this paper proposes Rent-A-Tutor as a digital alternative to traditional ways of learning and teaching. Rent-A-Tutor provides a platform for both students and tutors, from any background, to expand their knowledge as well as sharing it, whether it is academic knowledge or basic cooking skills. The demand for a balanced education also needs to be realized in order to allow every kid an equal chance to succeed in the future. The need for upskilling and reskilling to cope with the impact of COVID-19 also needs to be addressed properly so that the retrenched workers and future graduates have a better distribution in terms of work sectors variety between them. Also, in this digital era, entrepreneurs need to uplift digital literacy to follow suit the IR4.0 demands in order to pen up various working opportunities. Same goes to students, adult learners and retrenched workers. The world is constantly changing and if we are not adapting, we will be left behind. This digital platform will also not discriminate when it comes to its user, and anyone can apply to be a tutor or a student even if they are retired, as long they are able to share and learn. A well layout plan was designed to make sure the developer really knows the needs of their community when it comes to online learning. Through research and observation, the researchers have come up with a Business Model that reflects what the people really need while considering the market demands and the risk and rewards. In moving forward, the authors' intention is to develop and propose a Business Plan for Rent-A-Tutor. The researchers believe that a step must be taken for Malaysia to succeed in stepping into Education 4.0, and with the Rent-A-Tutor app, that goal will be achieved just in time for the new norm, which is Online Learning and Teaching. After Malaysia, the researchers are planning to expand its wings to neighbouring countries and continue to achieve globalization of the app. Soon enough, Rent-A-Tutor will be the standard for online learning platform across the globe.

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